### RCIS GP 3 IA-MN (01-07)

# GENERAL PROVISIONS

AGREEMENT TO INSURE: We will provide the insurance described in this policy in return for the premium and compliance with all applicable provisions. If a conflict exists between the terms of the General Provisions and the Special Provisions, the terms of the Special Provisions will apply. If a conflict exists between the terms of a special crop endorsement and the General Provisions or Special Provisions, the special crop endorsement will apply.

### 1. COVERAGE.

We cover the crops specified at the locations described in the Schedule of Insurance.

We do not cover crops that have been damaged by an insured peril(s), as defined in the Special Provisions, prior to signing the application, unless agreed to in writing by us.

# 2. INSURANCE PERIOD.

The insurance is in effect from the time the crop is clearly visible above the ground until the crop is harvested, except as follows:

- a. Policy Provisions shall take effect the carlier of: 12:01 a.m. on the date following the date you and the agent sign the application; or 2 hours from the time the application is received in the appropriate processing office.
- For some crops, there is an additional waiting period if shown in the Special Provisions or in a special crop endorsement.
- Coverage expires on the dates shown in the Special Provisions or special crop endorsement.
- d. Increase of Existing Insurance
  Insurance added to this policy becomes effective at
  12:01 a.m. on the date following the date you and the
  agent sign the revised Schedule of Insurance; or 2
  hours from the time the revised Schedule of
  Insurance is received in the appropriate processing
  office. We will not increase insurance if damage by
  an insured peril has already occurred, unless agreed
  to in writing by us.
- Decrease of Existing Insurance
   Reduction or cancellation of insurance will be effective at 12:01 a.m. of the date requested.
- f. Policy Term Your policy is in effect only until coverage expires and only for the crop year specified in the application. If you elect to purchase a new policy for the next or future crop years, we reserve the right to change any terms or provisions of the policy contract.

# 3. DUTIES AFTER LOSS.

- a. Your Duties Are:
   In case of a probable loss to crops insured un der this policy you must:
  - Give written notice to us within 10 days after the occurrence of one of the insured perils.
  - (2) Continue to care for each damaged field of insured crop until we have examined the field; provided, however, that with our wr itten consent, you may preserve representative samples in each damaged field of insured crop.
  - (3) Allow us to examine the damaged crop as often as we reasonably require.
  - (4) Upon our request, provide a complete harvesting and marketing record of each insured crop.
  - Upon our request, submit to an examination under oath.
  - (6) Sign a Withdrawal of Claim when our inspection of the crop determines that there is no payable loss under the terms of this policy.
  - (7) Within 60 days after your loss, unless we extend such time in writing, submit to us a signed statement in proof of loss declaring your loss and interest in the crop.
  - (8) If a claim is made on other insurance arising from the same occurrence for which a claim is made on this policy, upon our request, provide us with all claims material relating to the other insurance.

# b. Our Duties Are:

- (1) Adjust all losses.
- (2) Pay the loss within 30 days after we reach agreement with you, entry of a final judgment, or the filing of any appraisal award with us.
- c. Adjustment Procedures. Both you and we agree that the percentage of loss will be determined using the crop -hail loss adjustment procedures published by National Crop Insurance Services, or in the absence of such procedures, other

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procedures as determined by us, for the particular crop insured and the applicable crop year.

d. Deferred Adjustment.

At times it may be necessary for us to defer the adjustment of a covered loss until the percentage of loss can be determined. You must continue to care for the damaged field of insured crop during this deferral period until the percentage of loss can be

# 4. LOSS PAYMENT.

determined.

- a. The amount payable per acre will be the limit of insurance applying on the date of the loss multiplied by the percentage of loss. However, the amount payable may not exceed the actual cash value of the portion of the crop destroyed by perils insured against.
- b. If a crop loss is also covered by other crop insurance, we will pay only the proportion of the loss that our limit of insurance bears to the total amount of insurance, provided, however that no crop insurance reinsured or approved by the Federal Crop Insurance Corporation will be prorated with this policy. If a crop loss is also covered by other insurance, including but not limited to the following examples, farm property insurance or farm and ranch insurance, then we will pay only for the excess of such loss beyond the amount due from such other insurance, whether collectible or not, and not exceeding our limits of insurance.
- REDUCTION OF INSURANCE.
   The limit of insurance applying to each acre of insured crop will be reduced:
- a. By the gross percentage of loss determined for each loss.
- By the same percentage as each acre of crop is harvested.
- 6. APPRAISAL.

If you and we fail to agree on the percentage of loss caused by one of the insured perils, the following procedure will be used:

- a. The entire crop or a representative sample of the crop, as defined in the policy, must remain intact until a determination of the percentage of loss is rendered by these procedures.
- One of us will demand in writing that the percentage of loss be set by appraisal.
- c. Each of us will select a competent appraiser and notify the other of the appraiser's identity within 10 days after receipt of the written demand.

- d. The two appraisers will then select a competent, impartial umpire. If within 10 days of the selection of the appraisers, the two appraisers are unable to agree upon an umpire, you or we can ask a judge of a court of record, in the state which the insured crop is grown, to select an umpire. If the court fails to act on the request within 30 days, you or we can ask the American Arbitration Association to select an umpire.
- The appraisers will then set the percenta ge of loss in accordance with provision 3.c.. The appraisers' written agreement will be final and binding upon you and us.
- f. If the appraisers fail to agree within 10 days, they will submit their difference to the umpire. Written agreement signed by any two of these three will set the percentage of loss. This written report of an agreement will be final and binding upon you and us.
- g. In the event you or we fail to select an appraiser within the time allowed herein, the appraiser selected by the other party will set the percentage of loss and his written report will be final and binding upon you and us.
- The determination of the percentage of loss rendered by these procedures may be entered in any court of competent jurisdiction as a final judgment.

Each app raiser will be paid by the party selecting that appraiser. Other expenses of the appraisal and compensation of the umpire will be paid equally by you and us.

We will not be held to have waived any of our rights by any act relating to the appraisal.

# 7. LIBERALIZATION.

If we adopt any revision which would broaden the coverage under this policy without additional premium, the broadened coverage will apply.

# VARIATION IN ACREAGE IN CASE OF LOSS.

When the actual acreage of a crop differs from the number of acres stated by item in the Schedule of Insurance:

- A revised Schedule of Insurance per acre will be obtained by dividing the limit of insurance by the actual acreage at the location for such item.
- b. The total insurance per acre on your insured interest will not exceed the value of the crop at the time of loss.
- ENTIRE AGREEMENT, WAIVER OR CHANGE OF POLICY PROVISIONS.

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This policy, the application as accepted by us, and any endorsements issued by us and attached hereto constitute the entire agreeme nt between you and us. A waiver or change of any provision must be in writing and approved by us. Our request for an appraisal or examination will not waive any of our rights.

10. ASSIGNMENT OF INTEREST.

You may not assign your interest in this polic y without our written consent.

11. ASSIGNMENT OF INDEMNITY.

You may assign to another party your right to an indemnity for the crop year only on our form and with our approval. The assignee will have the right to submit the loss notices and forms required by the policy.

12. CONCEALMENT OR FRAUD.

We do not provide coverage for any insured who has intentionally concealed or misrepresented any material fact or circumstance relating to this insurance, either before or after a loss.

# 13. CANCELLATION OF POLICY.

a. By You:

If you cancel or reduce coverage prior to inception of the insurance period, we will refund your paid premium for the amount of insurance canceled. If you cancel or reduce coverage during the insurance period, we will not refund any premium.

b. By Us:

We may cancel all or any part of the insurance provided by us at any time by notifying you in writing at least 10 days before the date and hour cancellation takes effect. Notices of cancellation may be delivered or mailed to you at your mailing address shown in the declarations. Proof of mailing will be sufficient proof of notice.

If we cancel all or any part of this policy, we will return the premium paid for the amount of insurance per acre on the portion canceled.

(State law exceptions to the 10 days notice of cancellation, if any, are contained in the Special Provisions and/or state endorsements.)

# 14. EXCLUSIONS.

We do not cover:

- Loss from any peril not insured against, even though the loss may have occurred in conjunction with peril insured against.
- Consequential, or indirect damages, such as but not limited to diseases, insect infestation, lodging, loss of markets, etc.
- Loss of any portion of a crop recoverable by harvesting equipment.

- d. Loss due to your neglect or failure to harvest mature crops.
- e. Injury or damage to the vegetative or flowering portion of any plant, tree or shrub, except to the extent that the injury results in a loss to that crop.
- f. Any loss that has been contributed to by nuclear reaction, radia tion, or radioactive contamination, all whether controlled or uncontrolled or however caused, or any consequence of any of these.
- g. Any loss caused in whole or in part due to pollution or contamination caused by the discharge or escape of any pollutants or contaminants.

# 15. ABANDONMENT OF CROP.

We will not accept abandonment to us of any interest in any crop.

16. SUIT AGAINST US.

You cannot bring suit or action against us unless you have complied with all of the policy provisions.

If you do enter suit a gainst us you must do so within 12 months of the occurrence causing loss or damage. (State law exceptions to the 12 months limitation, if any, are contained in the Special Provisions and/or state endorsements.)

17. CONFORMITY TO STATUTES.

If any terms of this policy are in conflict with statutes of the state in which this policy is issued, the policy will conform to such statutes.

18. SUBROGATION. (Recovery of loss from a third party)

Because you may be able to recover all or a part of your loss from someone other than us, you must do all you can to preserve any such rights. If we pay you for your loss, your right of recovery will belong to us. If we recover more than we paid you plus our expenses, the excess will be paid to you.

19. INSPECTIONS.

We will be permitted, but not obligated, to inspect your property and operations at any time. Neither our right to make inspections, nor the making thereof, nor any report thereon, will constitute an undertaking on your behalf or for your benefit or the benefit of others, to determine or warrant that such property or operations are safe or healthful, or are in compliance with any law, rule or regulation.

20. PRE-JUDGMENT INTEREST.

If you and we do not reach agreement on the amount of loss, and whether we determ ine the amount of loss through the appraisal process or you file suit against us, you are not entitled to pre-judgment interest.

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RCIS GP 8 IA-MN(01-07)



14-1252 TERRY NIELSEN AGENCY

**205 MAIN PO BOX 87** 

# 2012 HAIL LOSS SUMMARY FIREMAN'S FUND INSURANCE COMPANY

DIRECT Date: 12/03/12 Page: 1

BRUHN FARMS JOINT VENTURE 14535 WALNUT AVE IA 51034 MAPLETON

14-090-120853 Policy #: Claim #:

00219247-00

Date of Loss: 9/11/2012

TOTAL AMOUNT OF CLAIM PREVIOUS PAID AMOUNTS

\$417,636.00

PREMIUM CREDIT

\$.00 \$184,578.00 \$233,058.00 AMOUNT OF CHECK

**IDA GROVE** IA 51445-0087

Premium Balance Due:

.00 10/01/2012

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# 2012 HAIL LOSS SUMMARY FIREMAN'S FUND INSURANCE COMPANY

DIRECT Date: 12/03/12 Page: 2

Policy #: 14-090-120853

Claim #: 00219247-00

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**EXHIBIT** 

# Managing General Agents for:

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DIRECT 14-1252

FIREMAN'S FUND INSURANCE COMPANY

DISCLAIMER STATEMENT: If a revised Schedule of Insurance (SOI) is not turnished to us within 10 days of planting/seeding being complete for the crops listed on the binder, coverage will continue and premium will be charged based upon the original information submitted on the binder. If you choose to cancel bound crop lines after insurance has attached, cancellation provisions contained in the Crop Hail policy will determine the procedure that will be followed. LINE ENERGY THE MENT OF THE PROPERTY OF THE PROPERT OPTIONAL ENDORSEMENTS: As required by the policy, Optional Endorsements selected for a crop on a policy will be applied to all lines of that crop. 13.00 12,00 11.00 10.00 15.00 14,00 LOSS PAYABLE: TAX ID: XX-XXX9925 MAPLETON IA 51034 BRUHN FARMS JOINT VENTURB 9.00 8.00 14535 WALKUT AVE (712) 882-2735 133-NONOKA 133-MONONA 133-MONONA T33-MONONY THE TYPINGS T33-MOMONA 133-MONGNA 133-MONONA 133-MONONA LOCATIONAL EFFECTIVE: 05-2 EFFECTIVE: EFFECTIVE: 05-2 EFFECTIVE: 05-2 RFFRCTIVE: EFFECTIVE: EFFECTIVE: EFFECTIVE: 05-2 05-2 05-2 05-2 05-2 SECTION(SI) TWEENON 12:01 AM 023,026 12:01 AK 016 12:01 AM 12:01 AM 12:01 AM 12:01 AM 023,025 12:01 AM 003 12:01 AM 023 023 PO BOX 87 IDA GROVE IA 51445-5087 [712]364-2431 TERRY NIELSEN TERRY MIBLSEN AGENCY 14-1252 01 026 2%AGENT!/AGENCY INFORMATION (113) HZMEKÞÐ 085N-042W 085N-043W DB5N-043W 085N-042W 084N-043W 065N-043W 085N-043W 085N-043W would like to pay your premium, meil to: THIS IS NOT A BILL: However, if you CORN CORN CORN CORN CORN CORN CORN CROP CORN Anoka, MN 55303-0038 OPTIONAL ENDORSEMENTS P.O. Box 38 SHARE STROKE RCIS 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1,000 BASIC BASIC BASIC BASIC BASIC BASIC ENSIC BASIC FH-HA TOUNTY NUMBER 1 1A-090-120853 TOPTIONS: TOSS% ----GROUP DISCOUNT: 8. TOTALS 型章ACRES 43GROP - 5-ACRES 130.00 120.00 315.00 655.00 250.00 155.00 155.00 20.00 IPA. \$500 \$500 \$500 \$500 \$500 5500 \$500 \$500 GROSS PREMIUM: PMP DISCOUNT: WET PREMIUM LIABILITY: \$327,500 \$157,500 \$77,500 \$65,000 \$10,000 \$17,500 \$60,000 \$75,000 6.LIABILITY RATE 2,30 2.30 2.30 \$245,976.00 PREMIUM \$258,557 \$12,591 \$1,783 \$7,533 \$1,725 \$1,783 \$3,623 \$1,495 \$1,330 FFIC 0003 \$230 Document 24-3 5:13-cv-04106-LTS Filed 02/27/15 Page 10 of 82

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DIRECT 14-1252

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DISCLAIMER STATEMENT: If a revised Schedule of Insurance (SOI) is not furnished to us within 10 days of planting/seeding being complete for the crops listed on the binder, coverage will continue and premium will be charged based upon the original information submitted on the binder. If you choose to cancel bound crop lines after insurance has attached, cancellation OPTIONAL ENDORSEMENTS: As required by the policy, Optional Endorsements selected for a crop on a policy will be applied to all lines of that crop. provisions contained in the Crop Hall policy will determine the procedure that will be followed. 24.00 19.00 23.00 31.00 17.00 26.00 22.00 20.00 18.00 LINE . TAX ID: XX-XXX9925 MAPLETON TA 51034 (7121682-2735 LOSS PAYABLE BRUHN FARMS JOINT VENTURE THE PROPERTY OF THE PROPERTY O 14535 WALMUT AVE BOUNTY IS 133-MOMONIA 193-WOODBURK 153-МОИСИА 133-MOMONA T33-MONOMA 193-WOODBURY 193-MOODBURY TES-WOODSURY 047-CRAWFORD 11 ADDITIONAL BOOKING REFECTIVE: 05-28 EFFECTIVE: 05-2 EFFECTIVE: REFECTIVE: 05-2 REFECTIVE: SPYECTIVE: REFECTIVE: ##33-086m044W REFECTIVE: 05-2 EFFECTIVE: 05-2 FIREMAN'S FUND INSURANCE COMPANY 05-3 08-2 05 - 2 05.2 SECTION(S) -TWEE RNG - CROPH 12:01 AM 12:01 AM 12:01 AM 12:01 AM 12:01 MM 025 2004 004 22:01 AM 020 13:01 AM 020,021 12:01 AM 12:01 AM 008 HINTER ZEAGENT LAGENOWINE ORMATION SENSE IDA GROVE IN 51445-0087 [712)364-2431 TERRY NIBLSEN PD BOX 87 205 MAIN 14-1252 OI -ZMZ<>D 085N-042W 087W-045W 087N-045W 086N-243W WEBG-NEBO 085N-041W C85N-044N 982N-042W D84N-043W would like to pay your premium, mail to: THIS IS NOT A BILL: However, if you OPTIONAL ENDORSEMENTS AGENCY CORN CORN CORN 888 SPIN SESAW SES. CORN Anoka, MN 55303-0038 CORN P.O. Box 38 SHARE 1.000 1,000 1.000 I.000 1.000 1.000 1.000 1.000 1.000 DISKE BASIC 16 POHCY 18 BASIC BASIC BASIC BASIC BASIC BASIC BASIC POLICY IA-090-120853 WF>-0-TOSS% GROUP DISCOUNT: ACRES 8. TOTALS 100.00 155.00 210,00 142.00 240.00 200,00 123.50 72.00 1.20 \$500 \$500 \$500 \$500 \$500 \$500 \$500 \$500 \$500 GROSS INDOCERG SHA LIABILITY FREMIUM PREMIUM: \$100,000 \$105,000 \$50,000 \$71,000 \$70,000 \$77,500 \$36,000 \$61,750 \$600 6 LIABILITY RATE 5.00 3,30 2.30 2.30 2.30 3.30 2.10 3.30 FFIC 0005 \$245,976.00 PREMIUM 7. PREMIUM \$258,567 \$12,591 \$3,550 \$2,310 \$1,628 \$2,415 \$1,650 \$3,300 \$1,420 22 \$828 \$20 Document 24-3 Filed 02/27/15 Case 5:13-cv-04106-LTS Page 11 of 82

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POLICY DECLARATION PAGE 2012 CROP HAIL INSURANCE

SSUE DATE:

6/07/2013

FIREMAN'S FUND INSURANCE COMPANY

の20-の-<02で provisions contained in the Crop Hall policy will determine the procedure that will be followed. DISCLAIMER STATEMENT: If a revised Schedule of insurance (SOI) is not furnished to us within 10 days of planting/seeding being complete for the crops listed on the binder, coverage will continue and premium will be charged based upon the original information submitted on the binder. If you choose to cancel bound crop lines after insurance has attached, cancellation ENE OPTIONAL ENDORSEMENTS: As required by the policy, Optional Endorsements selected for a crop on a policy will be applied to all lines of that crop. 32,80 29,00 33.30 31.00 27.00 30.00 26.00 26.00 25.00 COSS PAYABLE: MAPLETON IA 51034 BRUMM FARMS JOINT VENTURE TAX ID: XX-XXX9925 14535 WALMUT AVE (712)882-2735 133-MOMONA 133-NONONA 133-MONONA T33-MONONA T33-MONONA T31-MCNONP T33-MOMONY VANOMOM - EET 133-MONONA COUNTY HIGGATIONAL SECTIONIS HIWE RNG GROEN EFFECTIVE: EFFECTIVE: 05-2 BEFECTIVE: 05-EPPECTIVE: 05-1 EFFECTIVE: 05-2 EFFECTIVE: 05-2 SPEECTIVE EFFECTIVE: 05-2 05-2 05-2 05-2 12:01 AM 12:01 AM 12:01 AM 031 12:01 AK 200 031 12:01 AM 12:01 AM 600,800 12:01 AM 032,033 12:01 AM 12:01 AM 006,007 TERRY MIELSEN 205 MAIN PO EOX 87 IDA GROVE IA 51445-9087 (712)364-2431 14-1252 01 24AGENT/FAGENGY INFORMATION ISSUED -ZMEKDU 084N-043W 084N-043W 084N-043W 084N-042W 084N-042M DB4N-042W 085N-042W 085N-042W 083W-042W would like to pay your premium, mail to: THIS IS NOT A BILL: However, if you MORNOY OPTIONAL ENDORSEMENTS SEEM SBEAN SBEAN Anoka, MN 55303-0038 RESERVE SBEAN SHEAM SDEAM SBEAN MTSES P.O. Box 38 SHARE 1.000 1.000 1,000 1.000 1.000 1,000 1.000 1.000 1.000 15 POLICY BASIC BASIC BASIC BASIC BASIC BASIC BASIC BASIC BASIC TO NEED TO A HEALT STOODING THE CASE OF THE MACROS EOPTIONS LOSS . W.F.D.HOH IA-090-120853 GROUP DISCOUNT 8, TOTALS ACRES : 150.30 230,00 255.00 101.00 620.00 475.00 260.00 69,00 20.00 III PA 10.5 ACRES \$500 \$500 \$500 \$500 \$500 \$500 \$500 \$500 4500 GROSS PREMIUM: EMB DISCOUNT: 9:18:20 おおいけんのとはなるなましてますようなこと LIABILITY \$127,500 \$115,000 \$310,000 5130,000 \$237,500 \$10,000 \$50,500 \$75,150 \$34,500 DIRECT 14-1252 RATE! 5.00 5.00 5.00 u 5.00 17 CC 5.00 5.00 .00 00 245,976,00 PREMIDM 7. PREMIUM \$258,567 \$12,591 \$15,500 \$11,875 FFIC 0007 \$2,525 \$1,725 \$6,375 \$3,758 \$5,750 \$6,500 \$500 Page 12 of 82 Document 24-3 Filed 02/27/15 Case 5:13-cv-04106-LTS

HA-1007 (08-12)

REVISED

PACE

2012 CROP HAIL INSURANCE POLICY DECLARATION PAGE

ISSUE DATE:

6/07/2013

)-w-:	<0.70°		programme	DISCLAII will confir	40.00	39.00	38.00	40.	35.00		LINE		2	LOSS PAYABLE	14536 WALNUT   MARILETON IA 5 (712)882-2735 TAX ID: XX-XX	BRUHN F	
		The blike things	AL ENDORSEME	MER STATEMEN	133-MOKOMA	YNONOM-ECT	233-100NONA		T33-MONOMY	133-MONONA	COUNTY			ANBLE	14535 WALNUT AVE MAPLETON IA 51034 (712)882-2735 TAX ID: XX-XXX9925	BRUHN FARMS JOINT VENTURE	NEGBERTSNI INSTERN
			provisions contained in the policy optional Endorsements selected for a crop on a policy will be applied on the policy. Optional Endorsements selected for a crop on a policy will be applied on the policy.	DISCLAIMER STATEMENT: If a revised Schedule of Insurance (SOI) is not furnished to us within 10 days of planting/seeding being complete for the crops issection. DISCLAIMER STATEMENT: If a revised Schedule of Insurance (SOI) is not furnished to us within 10 days of planting/seeding being complete for the insurance has attached, cancellation will be charged based upon the original information submitted on the binder. If you choose to cancel bound crop lines after insurance has attached, cancellation and premium will be charged based upon the original information submitted on the binder. If you choose to cancel bound crop lines after insurance has attached, cancellation and the Crop Hall policy will determine the procedure that will be followed.	EFFECTIVE: 05-28	EFFECTIVE: 05-2	EFFECTIVE: 05-2	RPPECTIVE: 05-2	SPFSCTIVE: 05-2 31,32,33-086n04	BPFECTIVE: 05-2	THE COUNTY THE THEOGRAPH OF SECTIONS) TWO INC.	NANOITIOUAL				TURE	但是有用于非常是不知识SUREDUNFORM不可包化于自己的主义,并是是否约27ABENTWAGENGWINFORMATION是否是主要。
			the policy, Or	lule of Insuran	035 21 12:01 AM 002 20 12:01 AM	023,025 023,025	21 12:01 AM 007,008 018	12:01		21 12:01 AK	E SECTION(S)	142 LEGVE B			205 MAIN PO DOX 67 IDA GROVE IA (712)364-2431	TERRY MIELSEN	Netal Emiliaria Application Assistance North Assistance
s m s	THIS IS would like		tional Endors	ce (SOI) is no iginal informa e procedure ti	083N-043W	084N-043N	085N-043W	084W-042W		100	DRAW-DATE	SCRIPTION			205 MAIN PO BOX 87 IDA GROVE IA 51445-0087 (712)364-2431	14-1252 O1 TERRY NIELSEN AGENCY	ASENTAAGE
D.G.	THIS IS NOT A BILL: Howaver, if you would like to pay your premium, mail to:	op∏o	ements se	t furnished flon subm hat will be	SBRAN	RVZBS	SBRAN	SDRAN	NYBES		SBEAN	13			-0087	CK.	NGYINEO
RCIS PO Box 38	your prer	NALEN	lected for	to us with	1.000 B	1.000 B	1.000 B	1.000 B	1.000 B		1 000 B					4	RMATION
	wavat, if y nium, mai	OKSEM	a crop on	hin 10 day e binder, if	BASIC	BASIC	BASIC	BASIC	BASIC	BASTO	BASIC	POLICY		\$			
w C 3	} } > <b>-10-1</b>	EN SERVE	a policy w	s of plantin you choos								9NO1180					3) - (13) C
	GROUP	ORTIONAL ENDORSEMENTS	ll be applie	ig/seeding l			e)			g., g., a. de com	2014	15 POLICY 18 17 PREV					**************************************
	DISCOUNT:		CO ELIMINATION	being complete for the crops listed on the attached, cancellation to all those of that crop.	152.20	1,120.00	230.00	.290.00	1,276.50	110.00	70.00	TEACKESHIT	TOTALS:	4		<del></del>	で大き
ISM	PMP		Of Block or was	or the crop.	9500	\$500	\$200	\$500	\$500	\$500	\$500	19 MANUEL TO					A. CROP. S. ACKES
T PREXIUM:	PMP DISCOUNT:	MILMAGG S		Trance has	\$76,100	\$580,000	\$115,000	\$145,000	\$638,250	\$55,000	\$35,000	PIPA PILIABILITY			***************************************		
Ī				attached,	5.00 b sindo	U E	maning and a first		5.00		5.00	RATE					
\$245, 975.00	\$12,591	5258,567	A	cancellation	\$3,805	, co		87,250 86 353	40 41 41 41	\$2,750	\$1,750	PREMIUM		FF	IC 0009		

HA-1007 (08-12)

\* REVISED \*

PAGE

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9:18:20 DIRECT 14-1252

Managing General Agents for:

FA-1077 (08-12)	SZO-W-CORP	DISCLAIMER STATEMENT will continue and premium provisions contained in the OPTIONAL ENDORSEMEN	BRUEN FARMS JOINT VENTURE BRUEN FARMS JOINT VENTURE 14535 MAINUT AVE MARIETON IA 51034 (712)882-2735 TAX ID: XX-XX9925 TAX ID: XX-XX9925 TOSS PANABLE:  1058 PANABLE: 1058 PANABLE: 25.00 133-MONDONA 24.00 133-MONDONA 25.00 193-MODDBURY 46.00 193-MODDBURY 47.00 193-MODDBURY 48.00 193-MODDBURY 49.00 193-MODDBURY 49.00 193-MODDBURY 49.00 193-MODDBURY 49.00 193-MODDBURY
* REVISED *	THE REPORT OF THE PROPERTY OF	If a revised Schedule of inst will be charged based upon th Crop Hall policy will determin VTS: As required by the policy	TURE  14-125  17-125
PAGE 6	P THIS IS NOT A BILL: However, if you of the to pay your premium, mail to:  W Would like to pay your premium, mail to:  RCIS P.O. Box 38 N Anoka, MN 55303-0038	DISCLAIMER STATEMENT: If a revised Schedule of Insurance (SOI) is not furnished to us within 10 days of planting/seeding being complete for the crops listed on the binder, converage will continue and premium will be charged based upon the original information submitted on the binder. If you choose to cancel bound crop lines after insurance has attached, cancellation provisions contained in the Crop Hall policy will determine the procedure that will be followed.  OPTIONAL ENDORSEMENTS: As required by the policy, Optional Endorsements selected for a crop on a policy will be applied to all lines of that crop.	RECURE FARMS COINT VENTURE  14535 MALINUT AVE MARLETON IA 51034  (712)3832-2735  TAX ID: XX-XXX9925  1203 PAYABLE:  14-1252 01  127RY NIELSEN AGRACY TERRY NIELSEN AGRACY TERRY NIELSEN AGRACY TERRY NIELSEN AGRACY TERRY NIELSEN PD 90X 97  TAX ID: XX-XXX9925  1DA GROWE IA 51445-0087  1DA GROWE IA 5
	if you I GROUP mail to:	days of planting/seeding if you choose to cance on a policy will be applied to the cancer on a policy will be applied to the cancer of the can	HERENTO INTERPRETATIONS OF THE PROPERTY OF THE
	SCOUNT []	being complete for the cuel bound crop lines after it at the condition of that crop.	120.00 120.00 120.00 130.00 130.00
9;18:20 [	GROSS FREMIUM: PMP DISCOUNT: NST PREMIUM:	for the crops listed on the se after insurance has att hat crop.	\$500 \$10,000 \$500 \$20,000 \$500 \$40,000 \$500 \$50,000 \$500 \$20,000 \$500 \$60,000 \$500 \$60,000
DIRECT 14-1252	05	n the binder, coverage is attached, cancellation	0.1170-1111   COUNTY   PREMIUM   \$3,000

HA-1007 (08-12)

\* REVISED \*

Managing General Agents for:

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			IMER STATEMEN Inue and premium Is contained in the ALENDORSEME		193-WCODEURY	193-WOODBURY	ARIBOOCALCAL	Value COMP Car	193-WOODBURY	191-WODBURY			LOSS PAYABLE:	14535 NALMUT AVE MARLETON IN 51034 (712)882-2735 TAX ID: XX-XXX9925	BRUHN FARMS JOINT VENTURE	MEDINSUREDIN
		THE TENED OF THE T	DISCLAIMER STATEMENT: If a revised Schedule of insurance (SOI) is not furnished to us within 10 days of planting seeing being completed in the charged based upon the original information submitted on the binder. If you choose to cancel bound drop lines after insurance has attached, cancellation provisions contained in the Crop Hall policy will determine the procedure that will be followed.  OPTIONAL ENDORSEMENTS: As required by the policy, Optional Endorsements selected for a crop on a policy will be applied to all lines of that crop.		EFFECTIVE: 05-2 EFFECTIVE: 05-2	EFFRCTIVE: 05-2	EPPECTIVE: 05-2	EPERCTIVE: 05-2	EFFECTIVE: 05-2		11 AODITIONAL INCOME				TURE	资本委员员进行自ASUREDINFORMATION进行营销等设置设计设置设置的工作AGENOVINFORMATION经营营销产品的规则建设ICCUNTX 6米语
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	are self-graphic services		tonal Endorse		056N-042W	MEPO-M980	085N-043K	MESO-NOBU	086N-043W 026	MEPG-N980	12 LEGAL DESGRIPTION SECTION(S) - TWEET RNO!		*	205 MAIN PO BOX 87 IDA GROVE IA 51445-0087 (712)364-2431	14-1252 01 TRARY NIELSEN AGENCY	AGENT/AGE
P.O. Box 38 Anoka, MN 55303-0038	NOT A BILL: to pay your p	ANOITAO	t furnished to lion submitted at will be follo ements select		338AX 1.000	SBEAN 1.000	SBEAN 1.000	SHEAN 1.000	55KAN 1.000	SBEAN 1.000	GROPE SHARE			-0087	CA	NCKINEORM
x 38 5303-0038	THIS IS NOT A BILL: However, if you would like to pay your premium, mall to:	ENDORSEME	us within 10 days of on the binder, if you wed.		00 BASIC	00 BASIC	00 BASIC	00 BYELC	00 SASIC	OI BASIC	15 ADUICY					ATION THE THE WORLD
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	GROUP DISC	50.60	to cancel both be applied to								17: PREV					0.526
	ISCOUNT:	AND COLUMN DISCOURSE TO THE PROPERTY OF THE PR	bound crop lines after insurance has attached, cancellation to all lines of that crop.		25.00	72.00	150.00	230.00	625.00	110.00	ACRES	- SATOTALS:				4. CRUR
	I awa	anoon and a	after Insur		\$500	\$500	\$500	\$ 500	\$500	\$500	I PART					4. CROR a. AUNES.
	PME DISCOUNT:	TOPPET THE	ance has a		\$13,000	\$36,000	\$80,000	\$115,000	\$312,500	255,000	LABILITY!					v
	10 10	1	ittached, o	a Ninder	6.30	6.40	6,30	6.30	6.30	6,30	PATE		FEIC	0012		O. HADIDAY OF THE PROPERTY OF
	\$12,591 \$245,975.00	835 B 867	ancellatio	מחודשעות	\$ 1.0	52,269	\$5,040	\$7,245	519,613	\$2,465	PREMIUM:	i	rr10	0013		

HA-1007 (08-12)

\* REVISED \*

Yr: 2012 Policy: 14-090-120853 BRUHN FARMS JOINT VENTURE 14535 WALNUT AVE MAPLETON,IA 51034 Ph(s): (712)882-2735 Tax ID: XX-XXX9925 Agency: 141252-01-ANOK DIRECT BILL, TERRY NIELSEN AGENCY
205 MAIN
PO BOX 87
IDA GROVE, IA 51445-0087
Ph(s): (712)364-2431

Created by: HAASE01

Losses Claim #: 219247 00
S Line Cty Location Crop Form Desc Peril Acres IPA Agrd %
12 24.0 133 085N 042W SBEAN BASIC HA 142.00 500.00 6.80
Liab: 71000 \* Factor: 1.000 \* Net %: 6.80 = Claim amt: 4828.00

12 25.0 133 083N 042W SBEAN BASIC HA 260.00 500.00 52.20
Liab: 130000 \* Factor: 1.000 \* Net %: 52.20 = Claim amt: 67860.00

More...

RURAL COMMUNITY INSURANCE SERVICES

CHR103

6/07/13 09:28:38

Yr: 2012 Policy: 14-090-120853 BRUHN FARMS JOINT VENTURE

14535 WALNUT AVE

MAPLETON, IA 51034 Ph(s): (712)882-2735 Tax ID: XX-XXX9925

Agency: 141252-01-ANOK TERRY NIELSEN AGENCY

205 MAIN

PO BOX 87

IDA GROVE, IA 51445-0087 Ph(s): (712)364-2431

Created by: HAASE01

Losses Claim #: 219247 00 S Line Cty Location Crop Form Desc Peril Acres
12 26.0 133 085N 042W SBEAN BASIC HA 475.00 IPA Agrd % HA q/3.00 = Claim amt: 500.00 237500 \* Factor: 1.000 \* Net %: Liab: 12 27.0 133 085N 042W SBEAN BASIC 69.00 500.00 Liab: 34500 \* Factor: 1.000 \* Net %: = Claim amt:

More...

RURAL COMMUNITY INSURANCE SERVICES

CHR103 6/07/13 09:28:38

DIRECT BILL

Yr: 2012 Policy: 14-090-120853 BRUHN FARMS JOINT VENTURE

14535 WALNUT AVE

MAPLETON, IA 51034 Ph(s): (712)882-2735 Tax ID: XX-XXX9925

Agency: 141252-01-ANOK TERRY NIELSEN AGENCY

205 MAIN PO BOX 87

IDA GROVE, IA 51445-0087 Ph(s): (712)364-2431

Created by: HAASE01

Losses Claim #: 219247 00
S Line Cty Location Crop Form Desc
12 28.0 133 084N 042W SBEAN BASIC Peril IPA Agrd % 500.00 35.30 Acres HA 620.00 310000 \* Factor: 1.000 \* Net %: 31.10 = Claim amt: 96410.00 Liab:

12 29.0 133 084N 042W SBEAN BASIC 230.00 500.00 4.40 115000 \* Factor: 1.000 \* Net %: 4.40 = Claim amt: Liab: 5060.00

More...

RURAL COMMUNITY INSURANCE SERVICES

CHR103

6/07/13 09:28:38

DIRECT BILL

Yr: 2012 Policy: 14-090-120853 BRUHN FARMS JOINT VENTURE 14535 WALNUT AVE MAPLETON, IA 51034 Ph(s): (712)882-2735 Tax ID: XX-XXX9925 Agency: 141252-01-ANOK DIRECT BILL TERRY NIELSEN AGENCY 205 MAIN PO BOX 87 IDA GROVE, IA 51445-0087 Ph(s): (712)364-2431

Created by: HAASE01

Losses Claim #: 219247 00 S Line Cty Location Crop Form Desc Peril Acres IPA Agrd % 12 30.0 133 084N 042W SBEAN BASIC HA 150.30 500.00 5.60 Liab: 75150 \* Factor: 1.000 \* Net %: 5.60 = Claim amt: 4208.00 12 31.0 133 084N 043W SBEAN BASIC HA 101.00 500.00 2.60 Liab: 50500 \* Factor: 1.000 \* Net %: 2.60 = Claim amt: 1313.00

More...

RURAL COMMUNITY INSURANCE SERVICES

CHR103

6/07/13 09:28:38

Yr: 2012 Policy: 14-090-120853 BRUHN FARMS JOINT VENTURE

14535 WALNUT AVE

MAPLETON, IA 51034 Ph(s): (712)882-2735 Tax ID: XX-XXX9925

DIRECT BILL

Agency: 141252-01-ANOK TERRY NIELSEN AGENCY

205 MAIN PO BOX 87

IDA GROVE, IA 51445-0087 Ph(s): (712)364-2431

Created by: HAASE01

Losses Claim #: 219247 00

S Line Cty Location Crop Form Desc Peril Acres
12 32.0 133 084N 043W SBEAN BASIC HA 255.00
Liab: 127500 \* Factor: 1.000 \* Net %: 5.20 = Claim amt: IPA Agrd % 500.00 5.20 6630.00 20.00 500.00

12 33.0 133 084N 043W SBEAN BASIC Liab: 10000 \* Factor: 1.000 \* 10000 \* Factor: 1.000 \* Net %: = Claim amt: Liab:

More...

RURAL COMMUNITY INSURANCE SERVICES

CHR103 6/07/13 09:28:38

Yr: 2012 Policy: 14-090-120853 BRUHN FARMS JOINT VENTURE

14535 WALNUT AVE

MAPLETON, IA 51034 Ph(s): (712)882-2735 Tax ID: XX-XXX9925

Agency: 141252-01-ANOK TERRY NIELSEN AGENCY

205 MAIN PO BOX 87

IDA GROVE, IA 51445-0087 Ph(s): (712)364-2431

Created by: HAASE01

Losses Claim #: 219247 00

S Line Cty Location Crop Form Desc Peril Acres
12 34.0 133 084N 043W SBEAN BASIC HA 70.00
Liab: 35000 \* Factor: 1.000 \* Net %: 11.80 = Claim amt: IPA Agrd % 500.00 11.80 4130.00

12 35.0 133 085N 043W SBEAN BASIC 110.00 500.00 Liab: 55000 \* Factor: 1.000 \* Net %: = Claim amt:

More...

DIRECT BILL

RURAL COMMUNITY INSURANCE SERVICES CHR103 6/07/13 09:28:38

Yr: 2012 Policy: 14-090-120853 BRUHN FARMS JOINT VENTURE

14535 WALNUT AVE

MAPLETON, TA 51034 Ph(s): (712)882-2735 Tax ID: XX-XXX9925

Agency: 141252-01-ANOK TERRY NIELSEN AGENCY

205 MAIN

PO BOX 87

IDA GROVE, IA 51445-0087

Ph(s): (712)364-2431

Created by: HAASE01

Losses Claim #: 219247 00 Peril Acres S Line Cty Location Crop Form Desc 12 36.0 133 085N 043W SBEAN BASIC IPA Agrd % HA 12/0.55 = Claim amt: 500.00 Liab: 638250 \* Factor: 1.000 \* Net %:

12 37.0 133 084N 042W SBEAN BASIC Liab: 145000 \* Factor: 1.000 \* 290.00 500.00 3.60 145000 \* Factor: 1.000 \* Net %: 3.60 = Claim amt: 5220.00

More...

DIRECT BILL

RURAL COMMUNITY INSURANCE SERVICES CHR103 6/07/13 09:28:38

Yr: 2012 Policy: 14-090-120853 BRUHN FARMS JOINT VENTURE 14535 WALNUT AVE MAPLETON,IA 51034 Ph(s): (712)882-2735 Tax ID: XX-XXX9925

Agency: 141252-01-ANOK TERRY NIELSEN AGENCY 205 MAIN PO BOX 87 IDA GROVE, IA 51445-0087 Ph(s): (712)364-2431

Created by: HAASE01

Losses Claim #: 219247 00 S Line Cty Location Crop Form Desc Peril Acres IPA Agrd % 12 38.0 133 085N 043W SBEAN BASIC HA 230.00 500.00 1.90 Liab: 115000 \* Factor: 1.000 \* Net %: 1.90 = Claim amt: 2185.00 12 39.0 133 084N 043W SBEAN BASIC HA 1120.00 500.00 27.40 Liab: 560000 \* Factor: 1.000 \* Net %: 20.80 = Claim amt: 116480.00

More...

RURAL COMMUNITY INSURANCE SERVICES

CHR103

6/07/13 09:28:38

Yr: 2012 Policy: 14-090-120853 BRUHN FARMS JOINT VENTURE

14535 WALNUT AVE

MAPLETON, IA 51034 Ph(s): (712)882-2735 Tax ID: XX-XXX9925

Agency: 141252-01-ANOK TERRY NIELSEN AGENCY

DIRECT BILL

205 MAIN PO BOX 87

IDA GROVE, IA 51445-0087 Ph(s): (712)364-2431

Created by: HAASE01

Losses Claim #: 219247 00 S Line Cty Location Crop Form Desc Peril Acres 12 40.0 133 083N 043W SBEAN BASIC HA 152.20 IPA Agrd % 500.00 34.20 76100 \* Factor: 1.000 \* Net %: 29.20 = Claim amt: Liab: 22221.00

133 083N 043W SBEAN BASIC 12 41.0 HA 120.00 500.00 70.90 60000 \* Factor: 1.000 \* Net %: 71.40 - Claim amt: Liab: 42840.00

More...

RURAL COMMUNITY INSURANCE SERVICES

CHR103

6/07/13 09:28:38

Yr: 2012 Policy: 14-090-120853 BRUHN FARMS JOINT VENTURE

14535 WALNUT AVE

MAPLETON, IA 51034 Ph(s): (712)882-2735 Tax ID: XX-XXX9925

Agency: 141252-01-ANOK TERRY NIELSEN AGENCY

205 MAIN PO BOX 87

TDA GROVE, IA 51445-0087 Ph(s): (712)364-2431

Created by: HAASE01

Losses Claim #: 219247 00
S Line Cty Location Crop Form Desc
12 42.0 133 085N 044W SBEAN BASIC TPA Agrd % 500.00 2.70 Peril Acres 380.00 HA Liab: 190000 \* Factor: 1.000 \* Net %: 2.70 = Claim amt: 5130.00

047 085N 041W SBEAN BASIC 12 43.0 155.00 500.00 8.80 77500 \* Factor: 1.000 \* Net %: 8.80 = Claim amt: Liab: 6820.00

More...

RURAL COMMUNITY INSURANCE SERVICES

CHR103

6/07/13 09:28:38

DIRECT BILL

Yr: 2012 Policy: 14-090-120853 BRUHN FARMS JOINT VENTURE

14535 WALNUT AVE

MAPLETON, IA 51034 Ph(s): (712)882-2735 Tax ID: XX-XXX9925

Agency: 141252-01-ANOK TERRY NIELSEN AGENCY

205 MAIN PO BOX 87

IDA GROVE, IA 51445-0087 Ph(s): (712)364-2431

Created by: HAASE01

Losses Claim #: 219247 00 S Line Cty Location Crop Form Desc 12 44.0 193 086N 042W SBEAN BASIC Peril Acres IPA Agrd % 75.00 500.00 2.30 37500 \* Factor: 1.000 \* Net %: = Claim amt: Liab:

12 45.0 193 086N 044W SBEAN BASIC HA 40.00 500.00 20000 \* Factor: 1.000 \* Net %: Liab: = Claim amt:

More...

RURAL COMMUNITY INSURANCE SERVICES

CHR103 6/07/13 09:28:38

DIRECT BILL

40000 \* Factor: 1.000 \* Net %:

Yr: 2012 Policy: 14-090-120853 BRUHN FARMS JOINT VENTURE

14535 WALNUT AVE MAPLETON, IA 51034 Ph(s): (712)882-2735 Tax ID: XX-XXX9925

Liab:

Agency: 141252-01-ANOK TERRY NIELSEN AGENCY

205 MAIN PO BOX 87

IDA GROVE, IA 51445-0087

Ph(s): (712)364-2431

Created by: HAASE01

Losses Claim #: 219247 00 S Line Cty Location Crop Form Desc Peril
12 46.0 193 086N 043W SBEAN BASIC HA Acres IPA Agrd % 12 46.0 120.00 500.00 Liab: 60000 \* Factor: 1.000 \* Net %: = Claim amt: 12 47.0 193 086N 043W SBEAN BASIC 80.00 500.00

More...

RURAL COMMUNITY INSURANCE SERVICES

= Claim amt:

CHR103 6/07/13 09:28:38

DIRECT BILL

Yr: 2012 Policy: 14-090-120853 BRUHN FARMS JOINT VENTURE

14535 WALNUT AVE

MAPLETON, IA 51034 Ph(s): (712)882-2735 Tax ID: XX-XXX9925

Agency: 141252-01-ANOK TERRY NIELSEN AGENCY

205 MAIN PO BOX 87

IDA GROVE, IA 51445-0087 Ph(s): (712)364-2431

Created by: HAASE01

Losses Claim #: 219247 00
S Line Cty Location Crop Form Desc Peril Acres
12 48.0 193 087N 043W SBEAN BASIC HA 40.00 IPA Agrd % 500.00 20000 \* Factor: 1.000 \* Net %: = Claim amt: Liab:

12 49.0 193 086N 043W SBEAN BASIC HA 130.00 500.00 65000 \* Factor: 1.000 \* Net %: = Claim amt: Liab:

More...

RURAL COMMUNITY INSURANCE SERVICES

CHR103 6/07/13 09:28:38

DIRECT BILL

Yr: 2012 Policy: 14-090-120853 BRUHN FARMS JOINT VENTURE 14535 WALNUT AVE MAPLETON, IA 51034 Ph(s): (712)882-2735 Tax ID: XX-XXX9925

Agency: 141252-01-ANOK DIRECT BILL TERRY NIELSEN AGENCY 205 MAIN PO BOX 87 IDA GROVE, IA 51445-0087 Ph(s): (712)364-2431

Created by: HAASE01

Losses Claim #: 219247 00 S Line Cty Location Crop Form Desc 12 50.0 193 086N 043W SBEAN BASIC Liab: 55000 \* Factor: 1.000 \* Net %: Peril Acres IPA Agrd % 110.00 500.00 = Claim amt: 51.0 193 086N 043W SBEAN BASIC Liab: 312500 \* Factor: 1.000 \* Net %: 12 51.0 HA 625,00 500.00 = Claim amt:

More...

RURAL COMMUNITY INSURANCE SERVICES

CHR103 6/07/13 09:28:38

Yr: 2012 Policy: 14-090-120853 BRUHN FARMS JOINT VENTURE 14535 WALNUT AVE MAPLETON,IA 51034 Ph(s): (712)882-2735 Tax ID: XX-XXX9925

Agency: 141252-01-ANOK
TERRY NIELSEN AGENCY
205 MAIN
PO BOX 87
IDA GROVE, IA 51445-0087
Ph(s): (712)364-2431

Created by: HAASE01

Losses Claim #: 219247 00 S Line Cty Location Crop Form Desc 12 52.0 193 086N 043W SBEAN BASIC Liab: 115000 \* Factor: 1.000 \* Net %: Peril Acres IPA Agrd % HA 230.00 500.00 = Claim amt: 193 086N 043W SBEAN BASIC 12 53.0 HA 160,00 500.00 80000 \* Factor: 1.000 \* Net %: Liab: = Claim amt:

More...

RURAL COMMUNITY INSURANCE SERVICES

CHR103

6/07/13 09:28:38

Yr: 2012 Policy: 14-090-120853 BRUHN FARMS JOINT VENTURE 14535 WALNUT AVE MAPLETON,IA 51034 Ph(s): (712)882-2735 Tax ID: XX-XXX9925

Agency: 141252-01-ANOK DIRECT BILL TERRY NIELSEN AGENCY 205 MAIN PO BOX 87 IDA GROVE, IA 51445-0087

Ph(s): (712)364-2431

Created by: HAASE01

Losses Claim #: 219247 00
S Line Cty Location Crop Form Desc Peril Acres IPA Agrd %
12 54.0 193 086N 043W SBEAN BASIC HA 72.00 500.00 2.10
Liab: 36000 \* Factor: 1.000 \* Net %: 2.10 = Claim amt: 756.00

12 55.0 193 086N 042W SBEAN BASIC HA 26.00 500.00
Liab: 13000 \* Factor: 1.000 \* Net %: = Claim amt:

Bottom

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